Notice to Suncorp Bank Customers

Effective from 7 September 2026

Effective from 7 September 2026, Suncorp Bank will be introducing changes to the following documents: Personal Deposit Accounts Product Information Document; Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts; Business Accounts Product Information Document; Treasury Foreign Currency Deposit Accounts Product Information Document & Terms and Conditions; and Treasury Deposits Account Product Information Document & Terms and Conditions (collectively, **the Documents**).

Personal Deposit Accounts Product Information Document

— The 'Effective Date' is updated to 7 September 2026.

— On page 4 and page 5 within the Product Features at a Glance table, next to the reference to *"Feel Good Rewards"* the following text is added *"(Effective from 1 December 2026, Feel Good Rewards will no longer be available. Please refer to page 16 for more details.)"*

— On page 6 under the heading Everyday Options Sub-Accounts, the first sentence is amended to state:

"We may, in our reasonable discretion, permit you to add up to nine linked savings Sub-Accounts to your Everyday Options Main Account."

— On page 8 under the heading Offset Mode, an additional paragraph has been inserted to state:

"Effective from 6 November 2026, where your linked Everyday Options Account does not meet the eligibility criteria for offset mode (for example, being in a name that is not a borrower on the loan), we may unlink the offset facility and switch it from offset mode to credit interest mode. We will provide you with reasonable notice before we do so."

— On page 16 under the heading Feel Good Rewards, the following text is added *"**Important Information:** Effective from 1 December 2026, the Feel Good Rewards program will no longer be available."*

Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts

— The 'Effective Date' is updated to 7 September 2026.

— On Page 27 under Feel Good Rewards program, the following text is added *"(Effective from 1 December 2026, Feel Good Rewards will no longer be available. Please refer to Clause 28 for more details)."*

— On page 40 the sub heading 5.5.2 Fees and Charges by Correspondent Banks is amended as follows:

"5.5.2 Fees and Charges by Correspondent and Intermediary Banks"

— On page 41 under the sub heading 5.5.2 Fees and Charges by Correspondent Banks (page 40) a new paragraph is inserted:

"Effective from 6 November 2026, where a payment is sent to your Account as part of a Foreign Currency Transaction, fees and charges may be deducted from the payment made by the sender by Correspondent Banks and other intermediary banks involved in the sending of the payment to be credited to your Account. This may result in the amount credited to your Account being less than the amount the sender has sent as a payment. Intermediary banks are other financial institutions that may assist in facilitating transfers between banks or payment service providers. We are unable to quantify the additional amounts that may be

charged by Correspondent or intermediary Banks in respect of services they provide. We do not control those costs, and their amount varies between each Correspondent or intermediary bank."

— On page 82 under the heading Osko eligibility, the following section is deleted:

"Basic Single Credit Transfers

Basic Single Credit Transfers are a type of payment facilitated by some financial institutions for their payer customers through the NPP as an alternative to Osko payments. Transactions you initiate from your Account will not be made as a Basic Single Credit Transfer. The only situation where a Transaction could be made from your Account as a Basic Single Credit Transfer is under a PayTo Agreement if the financial institution of the relevant Merchant or Payment Initiator has initiated the payment request in this way."

— On page 82 under sub heading PayID, the sixth paragraph is amended to state:

"If you have a PayID linked to your Account, a person will, where they have the functionality available to them, be able to make Osko payments and Basic Single Credit Transfers to your Account by directing the payment to your PayID instead of a BSB and Account number, provided that person is permitted to do so by their financial institution and your PayID is not temporarily disabled or locked. You are not obliged to create or use a PayID for your Account."

— On page 90 under clause 28 Feel Good Rewards, the following text is added *"**Important Information:** Effective from 1 December 2026, the Feel Good Rewards program will no longer be available.*

Cashback for Eligible Purchases made prior to 1 December 2026, will be paid in accordance with clause 28.3 Receiving Cashback."

Business Accounts Product Information Document

— The 'Effective Date' is updated to 7 September 2026.

— On page 1, the following text is added:

"Effective from 10 December 2026, Business Payments Credit will no longer be available for new applications."

Treasury Foreign Currency Deposit Accounts Product Information Document & Terms and Conditions

— The 'Effective Date' is updated to 7 September 2026.

— On page 25, a new heading and paragraph is inserted:

"Inbound Foreign Currency Transactions

Effective from 6 November 2026, where a payment is sent to your Account in a foreign currency from an overseas sender, fees and charges may be deducted from the payment made by the sender by Correspondent Banks and other intermediary banks involved in the sending of the payment to be credited to your Account. This may result in the amount credited to your Account being less than the amount the sender has sent as a payment. Intermediary banks are other financial institutions that may assist in facilitating transfers between banks or payment service providers. We are unable to quantify the additional amounts that may be charged by Correspondent or intermediary Banks in respect of services they provide. We do not control those costs, and their amount varies between each Correspondent or intermediary bank."

Treasury Deposit Accounts Product Information Document & Terms and Conditions

— The 'Effective Date' is updated to 7 September 2026.

— On page 33, under Overseas transactions, a new heading and paragraph is inserted:

"Inbound Foreign Currency Transactions

Effective from 6 November 2026, where a payment is sent to your Account in a foreign currency from an overseas sender, fees and charges may be deducted from the payment made by the sender by Correspondent Banks and other intermediary banks involved in the sending of the payment to be credited to your Account. This may result in the amount credited to your Account being less than the amount the sender has sent as a payment. Intermediary banks are other financial institutions that may assist in facilitating transfers between banks or payment service providers. We are unable to quantify the additional amounts that may be charged by Correspondent or intermediary Banks in respect of services they provide. We do not control those costs, and their amount varies between each Correspondent or intermediary bank."

The information contained in this Notice is current as at **7 September 2026** and may change from time to time in which case you will be notified in accordance with the terms of the applicable Documents.